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Conditioning And C

New York Herald

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New Oldsmobiles On Display

Three new Oldsmobile series for 1940- two sizes and an eight- with marked changes in styling, and impressive increases in wheelbase length and overall dimensions, make their appearance today in dealer salesrooms everywhere. Bigger and better throughout in body and chassis alike, the new Oldsmobiles reveal striking advances in comfort, safety, power and beauty.

Headlining all features of the 1940 Oldsmobile offerings is the introduction, of a feature called Hydra-Matic-Drive— a combination of liquid flywheel and fully automatic transmission, which reduces driving to its simplist, easiest terms. The conventional clutch assembly is entirely eliminated. There are no clutch parts to wear out and replace. The clutch pedal itself is gone, leaving no work for the left foot to do. To start the car you simply step on the starter, move a valve-actuating lever into forward position, and then step on the accelerator.

Changes from low, through second and third, and into fourth, or cruising gear, are entirely automatic. Gears, incidentally, are always in mesh— so that there can be no clashing of gears or chipping of gear teeth. This means also that the engine serves as a brake on down grades.

To stop the car the driver simply lifts his foot on the brake. With no clutch to press and no gears to shift, there's nothing for the driver to do but steer, "step on it," and stop. Once feature is available at an extra cost on all three series of cars.

Oldsmobile's series "60", introduced so successfully last year in its completely new, low, trim style, appears with an overall length increased to 197 3/4 inches, and an engine stepped up to 94 horse-power. An entirely new body has been designed for the "60" this year that takes full advantage of the greater wheelbase length. It is a body of a type heretofore associated only with cars of much higher price, and reveals quality in every line. Seats are so wide that three passengers may ride with comfort on either front or rear seat.

In the popular priced field, Oldsmobile offers the six cylinder "70" series, biggest selling car last year in the Olds line. It is equipped with an approved, luxurious observation-type body, distinguished for wide, sweeping, unsurpassed for vision, windshield and windows, and nearly vertical, body pillars that provide maximum vision for the passengers, and likewise add grace and distinction to the outward appearance of the car. Overall length of the "70" series is increased to 199 3/4 inches.

It is in the medium priced eight cylinder Oldsmobile, christened this year the "Custom 8 Cruiser," that the most spectacular change in the Oldsmobile line for 1940 appears. Here, on a wheelbase increased to 124 inches and an overall length increased to 210 3/4 inches, is a body of a type new to American highways. Because fooors are so low that running boards are no longer needed, Oldsmobile engineers have incorporated the width tne running boards customarily require into the body itself. Needless to say, it creates an interior that is spacious beyond any previous motor car design. Front seat width in the 1940 8 Cruiser is 60 inches, a width usually an inches greater than is considered adequate in the majority of long cars. Yet despite this amazing body room, there is no slightest suggestion of clumsiness in the design, but rather graceful and graceful streamlining that sweeps back from the high hood and radiator to the almost horizontal lines of the extremely large baggage compartment.

To harmonize with the new and larger bodies of the 1940 Oldsmobiles, an impressive new frontal design was created. Definitely increased in height, and likewise greater in width, the front is enlivened this year by a more liberal use of chrome. The hood line is lower and level and the hood is pleasingly accentuated by a graceful ornament of gleaming chrome and lucite. Radiator design of all three models is similar. Wide, horizontal bands of chrome bridge the radiator grille of heavy, die-cast metal. Between these the narrower bands of the grille work in the "60" and "70" models are painted to match the body color. In the Custom 8 Cruiser the entire grille is a sparkling chrome. A distinctive feature, too, is the horizontal line carried across the front of the fenders, just below the headlights, which serves to emphasize the impression of sturdiness and width given by the entire front end design. Vertical grilles directly above the headlamps house parking lights of new design. The massive bumper is flared at the ends for extra protection.

Fenders of the 1940 Oldsmobiles are also treated as an integral part of the body design. Fenders and side wall of the hood are set apart from the "valley" that once separated them is gone completely. No bold is the fender tops run the hood lamps of the new Sealed Beam quality type introduced this year for the first time, and which have been called as the greatest contribution to safe night driving that has ever been made.

Mrs. A. B. Abbitt also visited in Stuart some time Sunday afternoon.

Mr. and Mrs. D. N. Robertson spent Sunday afternoon in the home of L. A. Coleman, who has been ill, but is now improving.

Mrs. Maude Abbitt, Tyler Coleman and Mr. and Mrs. R.H. Coleman also visited in the same home Sunday afternoon.

Miss Edna Chernault spent the week-end in Lynchburg as guest of Mrs. G.B. Gordon.

Mrs. T. H Robertson spent Monday with Mrs. O.G. Burnette.

Mr. and Mrs. Spencer Garrette spent Sunday in the home of Mr. T. P. Robertson.

Mr. and Mrs. R. H. Coleman, Tyler Coleman, Mrs. Maude Abbitt attended services at the Hollywood Sunday morning.

Herman Bryant visited relatives in Buckingham Sunday afternoon.

Mrs. Maude Abbitt and Roberts Robertson called on Gracie and Dora Bryant Sunday evening.

W. D. Abbitt is out again after being sick for over a week.

Types of Mahogany

Mahogany is of three distinct types. West Indian mahogany is the hardest, heaviest and most closely grained. It also has the richest and darkest natural coloring. Tropical mahogany is not so rich in color or of as close grain. The third variety is African wood. It is lighter in color and weight than the others and is singularly free from defects.

Why It Is Eternal City

The Roman citizens called Rome the Eternal City because they thought that no matter what happened in the world, no matter how many other empires might rise and fall, Rome would go on forever. In Vergil's Aeneid Jupiter tells Venus that he will give the Romans an eternal empire.

Compelled to Eat Rats

The sufferings of the Parisians during the siege of 1872 were beyond belief. Dogs, cats and rats were eaten, and rats were sold for as high as 60 cents apiece.

Area of Sahara Desert

The Sahara desert embraces an area nearly as large as the mainland of Europe.

Three killed Sunday on Virginia highways.

County board of supervisors met yesterday.

INDIGESTION
Sensational Relief from Indigestion
and Sour Stomach
Due to Excess Acid
If the first dose of this pleasant-tasting, purely vegetable liquid doesn't bring you joyful relief from the torment of acid indigestion, sour stomach and gas due to excess stomach acid, return the bottle to us and get your money back. Just ask for Bell-ans. Sold by druggists everywhere. Only 25¢. Don't suffer another day. Get Bell-ans today. Relief in a few minutes. Be sure you get the genuine Bell-ans. Only 25¢ at druggists everywhere.

Financial Problems
Of The Season
This is a time of the year that financial problems arise to trouble you and cause needless worry. There is a simple way out of your money problems; we can loan you that money you would like to have. We can assure you of quick, efficient and courteous service. Loans up to $300.00 on automobiles, furniture and personal notes.
Seaboard Finance Corporation
(A Small Loan Company)
Wall Building Lynchburg, Va. Telephone 1716
U. D. Bright, Manager
"Lynchburg's Oldest Industrial Lender"

Two Ford V-8 Cars for 1940 Presented

HERE are the two Ford V-8 cars presented for 1940. One is a Ford V-8 and the other a deluxe Ford V-8. Top, the deluxe Ford V-8 Fordor sedan; below, the Ford V-8 Tudor sedan. Both are big cars with graceful lines. Emphasis in interior styling is on fine appointments. Among numerous important features are a finger-tip gearshift on the steering column, a new controlled ventilation system and Sealed-Beam headlamps for safer night driving. Two V-8 engines are available, at 85 horsepower in the deluxe, the 85 horsepower or a 60 horsepower engine in the Ford V-8 models. Cars with 85 horsepower engine have improved spring suspension and a torsion bar ride-stabilizer. Four Ford V-8 and five deluxe body types comprise the two lines. A new business coupe as well as a coupe, Tudor sedan and Fordor sedan are available in both. There is also a deluxe convertible club coupe with automatic top standard equipment.

Vera Personal Items Reported

Vera, Oct. 12.—Mr. and Mrs. J. J. Chernault and children spent Sunday in the home of Mrs. Nannie Harvey, of Buckingham.

Mrs. Addie Jenkins spent the week-end with Mrs. C.E. Lewis.

We are glad to have Miss Ellen Wilson back at Vera again.

Walter Robertson, Johnnie Carnefix and Miss Louise Dickerson, of Appomattox, motored to Washington last week-end.

We are glad to have Miss Ellen Wilson back at Vera again.

Appomattox wants boosters.

A. F. of L. in convention dodges taking a stand on New Deal.

Local Lions Club to have Ladies Night October 26.

Appomattox Lions Club meets tonight.

Report that Governor Price will features increased funds for schools in new budget for Virginia.

October is the month to have your automobile inspected.

See the advertisements of the new Fords, Chevrolets and Oldsmobiles in today's issue.

Sweden calls out army reserves.

Play safe; drive carefully!
Maintain Normal Life

From Peninsula Enterprise

There is danger that people may become so excited over the war and

Farmers report fine fall prospects for crops.

Charlie Keller knocks three home runs for Yankees in world series.

Can Buy Needed Equipment With FSA Loans

Machine-age agriculture is creating new demands on the small farmers of the nation.

Use of machinery on the farm is increasing as farmers battle to maintain their profit margins by lowering operating costs.

Small farmers needing big machinery can chip in and buy it through the Community and Co-operative Service Program of the Farm Security Administration, according to J. B. Slack, chief of the Rural Rehabilitation Program in Region IV, which includes the states of North Carolina, Virginia, West Virginia, Kentucky and Tennessee.

Under this plan small farmers are enjoying the benefits of modern farm machinery and equipment that they could not afford alone. Much needed services or equipment can be financed by the FSA Community and Co-operative Service Program when two or more farmers agree to use the same service or property.

Loans can be made for a Community Service owned and operated by one farmer, "the Master Borrower," for the benefit of the group; operated by one of several members of the group; or by the group as a whole. These loans are made to low income farmers who cannot get adequate credit from any other source of records. They are repaid within one to five years. Three per cent interest is charged on equipment and service loans. Five per cent interest is charged on loans used for the purchase of supplies and materials consumed during the year.

Mr. Slack pointed out that more than 4,100 farmer groups in the South have borrowed over $2,000,000 from the Farm Security Administration to finance these services.

He urged that anyone interested in these loans get in touch with the local FSA County Supervisor or the County Agent at once.

U. S. shuns playing mediator in European war.

War will go on, says Daladier.

Tobacco prices average fifteen cents on bright tobacco markets as warehouses reopen. Farmers satisfied.

Appomattox needs boosters.

Local Lions Club to have Ladies Night October 26.

JEHRICH'S
LYNCHBURG, VA.
OPTOMETRIST -:- OPTICIAN
Eyes Examined—Glasses Fitted
Send Us Your Repair Work
PRESCRIPTION WORK
A SPECIALITY
1107 MAIN ST.
WE PAY POSTAGE

Hamburger, German Term

Hamburger is a German term, made up from the name of the town of Hamburg (Germany) plus -er, ending of toponymic adjectives. Hamburger, says Literary Digest, is the shortened form for hamburger (or hamburg) steak—finely ground or chopped beef.

Here's First Glimpse of 1940 Ford

THE wheels are turning at the big Ford Rouge plant and off the assembly lines are coming these new Ford V-8 cars for 1940, illustrated is the front end of the deluxe Ford V-8. The new cars are big, substantial and powerful in appearance. Front end designs are distinctively modern, bodies gracefully streamlined. New features include a finger-tip

ORGANIZED IN 1865
THE
FIRST
NATIONAL BANK
OF LYNCHBURG
OFFICERS
E. P. Miller ..... President
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J. L. Jones ..... Cashier
J. L. Nicholas ..... Assistant Cashier
L. W. Horton ..... Assistant Cashier
RESOURCES: NEARLY TEN MILLION DOLLARS
Member Federal Reserve System Federal Deposit Insurance Corporation
THE OLD BIG STRONG BANK

Help your teeth shine like the stars...use Calox Tooth Powder

Many of Hollywood's brightest stars use Calox to help bring out the natural lustre of their teeth—and you can rely on Calox too. Pure, wholesome, pleasant-tasting, approved by Good Housekeeping Bureau. Five tested ingredients, blended according to the formula of a foremost dental authority, make Calox an economical tooth powder that can't harm tooth enamel. Get Calox today at your drug store. Five sizes, from 10¢ to $1.25.
Copr. 1939 McKesson & Robbins, Inc.

Appomattox Personals

Mrs. Ola Patteson, Mrs. F. U. Conner and Mrs. H. G. Johnso, and daughters spent the week-end at Roxboro, N.C., with Mr. and Mrs. L. D. Puckett.

John Booth and "Dicky" Burke motored to Lexington Saturday.

Vincent Collins, of the University of Richmond, spent Sunday with his home people here.

Mr. and Mrs. Ben Snead, of Lynchburg, called Sunday to see Mr. and Mrs. L.E. Conner.

Miss Jessie Fitzgerald has returned after a two week trip to New York, Niagara Falls, and Florence, S. C.

Mr. and Mrs. LeRoy Smith spent several days in Washington this week where he attended a postmasters' convention.

The Business Womans' Circle of Liberty church met Monday night, with Mrs. A.T. Inge, Mrs. R. M Mann in charge of the program, the subject being, "China." Those taking part were: Mesdames T. M Trent, Elizabeth Ford and James B. Abbitt. The hostess server delightful refreshments.

W. L. Turnes, of Prospect, is spending this week with relatives in the county.

Friends are glad to see H. W. McKinney out after a recent illness.

W. M. Abbitt and Charles Crawley were in Lynchburg Saturday.

Mrs. Henry Pack entertained at a buffet dinner and bridge Tuesday evening at her home in Clover. Her guests included Misses Beulah Farrell, Lucy LeGrande, Edith O'Brien, Jacqueline Hancock and Mesdames W.W. Burke, Alice H. Langran, and V. B. Gill.

Mr. and Mrs. J.A. Burke and R. F. Burke III will leave Friday for New York to visit Jerry Burke, Jr.

Mrs. G.F. Abbitt Jr. is spending this week in Altavista.

Charles Lanier, of Canada, a student at Washington and Lee University, spent the week-end in the home of J. A. Burke.

Mrs. J. L. Kirkwood, of Radford, and Mrs. F.L. Harris, of Bell Spring, were visitors in the home of Mrs. W. M. Morris this week. Mrs. Morris and Mrs. Mollie Collins accompanied them to Radford for a visit.

Mr. and Mrs. Jesse Meadows, of Roanoke, were recent guests of Mrs. Eva Cawthorn.

Mr. and Mrs. T. M. Trent spent Sunday in Gloucester with Mr. and Mrs. Cecil Hall.

T. H. Morris, of Richmond, visited his mother, Mrs. Louella Morris last Monday.

Mr. and Mrs. J. W. Carter and children, of Burkeville, and Miss Avis Brown, of Charlottesville, spent the week-end in the home of Mrs. W. L. Brown.

The Y.W.A. of Liberty church will meet with Mrs. Luke Godsey Thursday at 8 P.M.

Robert T Gills, of Richmond, is visiting his mother, Mrs. E.E. Gills.

Mrs. Myra Hunter and Mrs. Milton Hunter, of Gladstone, spent Monday with Mrs. Rachel Moore.

Mrs. Clara Davis has returned from a visit to her sister, Mrs. W. D. Browning in Richmond.

L. E. Smith is recovering from a recent illness.

Mr. and Mrs. Hallmadge Fulp, and daughter, Margaret, returned from Pennsylvania last Wednesday.

Mr. and Mrs. Gilliam, of Buckingham were guests of Dr. and Mrs. D.A. Christian this week.

J. L. O'Brien has accepted a position as a member of the local high school faculty.

The county board of supervisors met here Wednesday.

There was a called meeting of the town council yesterday morning.

Appomattox high school plays Pulvania in a football game here Friday afternoon.

Mrs. Elizabeth Ford was hostess to her bridge club Tuesday afternoon.

Mr. and Mrs. A.B. Ward and daughter, of Farmville, Mr. and Mrs. James Gerrell and family, of Roanoke, and Mrs. Mary Garrett, of Duluth, were visitors Sunday in the home of Mr. and Mrs. W.P. Ferrell.

Miss Edith Lucado, of Lynchburg spent the week-end with her parents, Mr. and Mrs. J.H. Lucado. Other visitors in this home were: Jack Willis, and mother, of Lynchburg, and Miss Phoebe O'Brien, of Sweet Briar.

Mr. and Mrs. Warren Hamlet, and Miss Margaret Parker, of Hallsford, spent Sunday with Mr. and Mrs. W.H. Lucado.

Miss Ruth Bingham, of Lynchburg is home for the rest of the week.

Miss Bertha Rogers, of Lynchburg spent the week-end at her home here.

Mr. and Mrs. Wilmer Woolridge and daughter, Verna, of Richmond, have been visiting in the county for the past week.

Mrs. Giles Engledove, of Richmond and John L. Harrison, of Goochland, were Sunday with Dr. and Mrs. L.L. Gayle.

Miss Elizabeth McDearmon, of Richmond, was home last week-end.

L. E. Morris, of Richmond spent the week-end here.

Friends are delighted to see Dr. D. A. Christian out again.

"Billy" Steele, of Richmond, was a recent visitor at the "Burke home" here.

Misses Thelma and Willie Smith spent Friday evening with Shirley Grisham.

Misses Willie and Colyer Smith spent Saturday night with Alma Ferguson.

Mr. and Mrs. Jack Smith spent Sunday evening at Holiday Lake.

Jim Gunter, Mr. and Mrs. J. A. Smith, Misses Thelma and Octavia Smith and Fred Grishaw motored to Petersburg and Richmond Sunday.

Misses Mabel and Peggy Doss, Alma Ferguson, and Dick Grishaw, spent Sunday with Misses Willie and Colyer Smith.

Mr. and Mrs. Alfred Doss and children, Helen and Andrew, of Concord visited their parents in Appomattox Saturday.

Mrs. Belle Payne, of Liberty Chapel is the guest of Mr. and Mrs. C. S. McDearmon.

Mrs. B H Shaw, of Bedford; Miss Marvn Dillard and Harvey Mason, of Lynchburg, visited Mrs. S. M. Thornton Sunday.

J. B. Terry, of Cumberland, was a guest in the home of N.R. Featherston Sunday.

Mrs. J. H. Stanley, of Appomattox and Mr. and Mrs. Dennis Woolridge, of Hopewell spent the week-end in Roanoke. While there they were the guests of Dr. and Mrs. T. F. Epes.

Mrs. Joel W. Flood will entertain the contract bridge club Friday evening.

W. R. Reynolds, Hugh Martin, and C.E. Osborn spent yesterday fishing on the Rappahannock river.

Misses Maxine Glenn and Hilda Wagers spent the week-end in Roanoke.

Mrs. C. W. Potts, of Richmond, spent the week-end with Mrs. Lottie Bledsoe. They visited at Shipman on Sunday.

Mr. and Mrs. B. L. Hancock, who have been living in Washington, have moved back to their home here.

Mrs. W.R. Reynolds and Mrs. R. M. Mann spent yesterday in Richmond.

Mrs. L. C. Shearer is spending his week in Lynchburg.

Mrs. F.C. Dresser spent Tuesday in Richmond.

Mrs. W T Steele is in the hospital for treatment.

Mr. and Mrs. R.F B Steele and family, of Petersburg, spent the week-end here in the Burke home.

Rev. L.C. Shearer and Rev. R. H. Shapland are spending this week in Danville attending a Methodist conference.

The Appomattox girls' basketball team will play Pamplin here this afternoon, at 3:15.

There will be an auction sale of the W.L. Ould real estate here on Saturday, October 14. See complete information see Page 8.

Have you mailed in the post card sent you about the Anti-Rat Campaign in Appomattox?

The Lions Club Charter Night will be held October 26. The regular meeting of the club will be held tonight.

Several from here attended Buckingham court this week.

The office of the county treasurer is being moved today to the new office building at the court house.

Nearly forty families have now tapped on to the new town newer system.

Work is progressin grapidly on the new residence of W.W. Burke, and on the dwelling being erected on the old warehouse site on Court Street.

W. W. Burke has dedicated to the town a street from his new residence.

We want YOU as a subscriber to your county newspaper!

Subscription rates: $1.50 a year payable in advance.

Arabs Skilled Surgeons

It has been found that the lost healing art of the Arabs used 1,000 years ago in hospitals is comparable to the modern skill.

Japan recalls ambassador to Berlin.

Bank statements are published in today's issue.

Britain and France unimpressed by Hitler's latest speech.

Russia making treaties with the small Baltic states.

Wanted: safe auto drivers!

See the new 1940 model automobiles on display in Appomattox this week-end.

Making Wallpaper in Rolls

Paper in continuous rolls was invented by Nicholas Louis Robert of Essones, in 1799, and the English patents "to make paper without seam or join" were obtained in London in 1801 by John Gamble and Didot St. Leger. The use of paper in continuous lengths was not, however, permitted in England before 1830, because of the important revenue derived from the tax stamps on the small sheets. France, meanwhile, made use of the new invention after 1810.

Bilateral, Multilateral Treaty

In its simplest terms, a bilateral treaty is an agreement or contract between two governments with respect to certain matters of mutual interest. A multilateral treaty is one that has been signed and effected as between three or more governments and deals with matters of more or less common interest to all of them.

Sunset Not a Copy

"A sunset," said Hi Ho, the sage of Chinatown, "is more beautiful than any painting. And is it not the more beautiful because it seeks to copy nothing that has often made life burdensome, such as people and their dwelling places?"

Much Time to Prepare Meals

About one-third of the time consumed in household duties is devoted to the preparation of meals.

Has Freak Toes

The Mexican imperial woodpecker is the largest member of this family found in the New world. It has peculiar feet, two of the toes turning backward.

Belong to Animal Kingdom

Sea lilies belong to the animal kingdom and are related to the starfish.

Wives on Installments

Installment-buying is not peculiar to civilized countries. The Zande tribe of African bushmen buy their wives that way.

Cranks Start Things

Galling a man a crank may be a compliment. Cranks, after all, are what start things turning.

Taylor Tenure Short

Zachary Taylor, twelfth President of the United States, died 16 months after taking office.

First to Manufacture Shoes

Manufacture of shoes in this country was begun in 1629 by Thomas Beard.

Let us make your Sewer Connections. Work will be correctly done.
MOSELEY PLUMBING And HEATING CO.
tf

The Insurance problem of a property owner is as individual as eyesight, and should be fitted to needs carefully as glasses are fitted to eyes. Let us examine your insurance needs and make recommendations that may save you money, and will give you peace of mind. No obligation.
J. A. Burke & Co.
All Forms of Insurance
Phone 4902 -- Appomattox, Va.

COLDS Cause Discomfort
For quick relief from the misery of colds, take 666.
666
Liquid - Tablets - Nose Drops

Money to Lend
on real estate in Appomattox and adjoining counties, first or second mortgage, easy terms of repayment. A. S. Nowlin, 610 Peoples National Bank Bldg., Lynchburg, Va. tf

Keep Clothes Neat
There is no need to ever let clothes become worn -looking if you take advantage of our skilled cleaning and repairing service. Regular attention to these needs is economy in long run.
Crutchfield's
LYNCHBURG, VA.
CLEANERS and DYERS

BURGES CAFE
Dinner and Fountain Service

GoodFoodCosts No More
Curb Service : Delivery Service
Dining Room Available For Private Dinners. Ladies Lounge Room
A PIG PLATE DINNER FOR 35c

Report of Condition of "The Bank of Appomattox"

of Appomattox, in the state of Virginia, at the close of business on October 2, 1939.

ASSETS

1. Loans and discounts (including $86.72 overdrafts)	390,568.20
2. United States Government obligations, direct and guaranteed	55,234.08
3. Obligations of States and political subdivisions	18,951.90
4. Other bonds, notes, and debentures	15,875.57
6. Cash, balances with other banks, including reserve balances, and cash items in process of collection	37,268.01
7. Bank premises owned $3,700.00; furniture and fixtures $4,281.05	7,981.05
8. Real estate owned other than bank premises	5,194.32
Total Assets	**$531,673.13**

LIABILITIES

13. Demand deposits of individuals, partnerships, and corporations	79,366.53
14. Time deposits of individuals, partnerships, and corporations	259,825.09
15. Deposits of United States Government (including postal savings)	2,000.00
16. Deposits of States and political subdivisions	5,033.18
17. Deposits of banks	10,000.00
18. Other deposits (certified and cashier's checks, etc.)	804.76
19. Total Deposits	**$444,383.33**
20. Bills payable, rediscounts, and other liabilities for borrowed money	10,000.00
23. Other liabilities	4,894.51
24. TOTAL Liabilities(not including subordinated obligations shown below	459,277.84

CAPITAL ACCOUNTS

25. Capital*	45,000.00
26. Surplus	20,000.00
27. Undivided profits	4,492.77
28. Reserves (and retirement account for preferred stock)	2,902.15
29. TOTAL CAPITAL ACCOUNTS	72,394.92
30. TOTAL Liabilities and Capital Accounts	531,672.13

*This bank's capital consists of 45,000.00 of capital notes and debentures; first preferred stock with total par value of $5,000.00, total retirable value $5,000.000; and common stock with total par value of $40,000.00.

MEMORANDA

31. Pledged assets (and securities loaned) (book value):	
(a) U.S. Government obligations, direct and guaranteed pledged to secure deposits and other liabilities	55,184.08
(b) Other assets pledged to secure deposits and other liabilities (including notes and bills rediscounted and securities sold under repurchase agreement	27,935.80
(c) TOTAL	83,119.88
32. Secured and preferred liabilities:	
(a) Deposits secured by pledged assets pursuant to requirements of law	52,958.77
(b) Borrowings secured by pledged assets (including rediscounts and repurchase agreements)	10,000.00
(c) TOTAL	62,958.77
34. (a) On date of report the required legal reserve against deposits of this bank was	21,170.80
(b) Assets reported above which were eligible as legal reserve amounted to	37,268.01

We, R. L. Burke, president, and J. C. Davidson, cashier, of the above-named bank d oesolemnly swear that the above statement is true, and that it fully and correctly represents the true state of the several matters herein contained and set forth, to the best of our knowledge and belief.

R. L. Burke, President
J. C. Davidson, Cashier

Correct. —Attest:
C. W. Smith
J. W. Flood
H. M. Burge Directors

State of Va., County of Appomattox, ss:
Sworn to and subscribed before me this 11 day of October, 1939, and I hereby certify that I am not an officer or director of this bank.
My commission expires 1-24-43.
E.M. Burke, Notary Public.

Charter No. 11205 Reserve District No. 5

Report of Condition of The Farmer's National Bank of Appomattox

In the State of Virginia, at the close of business on Oct. 2, 1939. Published in response to call made by Comptroller of the Currency, under Section 5211, U.S. Revised Statutes.

ASSETS

1. Loans and discounts (including $3.60 overdrafts)	304,802.14
4. Other bonds, notes, and debentures	18,788.89
5. Corporate stocks, including stock of Federal Reserve bank	2,100.00
6. Cash, balances with other banks, including reserve balance, and cash items in process of collection	64,817.31
7. Bank premises owned $5,000.00, furniture and fixtures $1,817.00	6,817.00
8. Real estate owned other than bank premises	1,263.80
11. Other assets	215.31
12 Total Assets	**392,804.45**

LIABILITIES

13. Demand deposits of individuals, partnership, and corporations	85,086.25
14. Time deposits of individuals, partnerships and corporations	211,371.49
15. Deposits of United States Government (including postal savings)	5,000.00
16. Deposits of States and political subdivisions	5,033.18
17. Deposits of banks	10,000.00
18. Other deposits (certified and cashier's checks, etc.)	804.76
19. TOTAL DEPOSITS	318,295.68
23. Other Liabilities	16.00
24. TOTAL Liabilities	318,311.68

CAPITAL ACCOUNT

25. Capital stock: Common stock, total par	50,000.00
26. Surplus	18,000.00
27. Undivided profits	4,492.77
28. Reserves (and retirement account for preferred stock)	2,000.00
29. TOTAL Capital Account	74,492.77
30. TOTAL Liabilities and Capital Accounts	392,804.45

State of Virginia; County of Appomattox, ss:

I, A. R. Harwood, cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

A. R. Harwood, Cashier.

Sworn to and subscribed before me this 6th day of Oct. 1939
A. R. Harwood, Jr., Notary Public.
My commission expires July 20, 1942.

Correct—Attest:
L. J. Morris
F. L. Murphy
C. S. McDearmon, Directors

SUCCESS.

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Have Money
THE success of a farmer does not depend entirely upon the conditions of this year's crop or price, but upon the increase in balance shown in his pass book at the end of this year.
Saving is as important as sowing.
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